

<b>Notice of References Cited</b>	Application/Control No. 10/080,902		Applicant(s)/Patent Under Reexamination HIBBERT ET AL.	
	Examiner JAMIE H. SWARTZ		Art Unit 3694	Page 1 of 1

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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-2001/0029482	10-2001	Tealdi et al.	705/38
*	B	US-6,643,625	11-2003	Acosta et al.	705/38
	C	US-			
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	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

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#### NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Business Wire, Triangle Announces Introduction of DESC 2000. May 27, 1999. Pg. 1-2
	V	Avery, Robert; Bostic, Raphael; Calem, Paul; Canner, Glenn. Credit risk, credit scoring, and the performance of home mortgages; includes related information. July 1, 1996, pg. 1-30
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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